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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/826,680	04/05/2001	Michael G. Coutts	8717.00	3504
26889	7590	02/24/2005	EXAMINER	
MICHAEL CHAN NCR CORPORATION 1700 SOUTH PATTERSON BLVD DAYTON, OH 45479-0001				LASTRA, DANIEL
		ART UNIT		PAPER NUMBER
		3622		

DATE MAILED: 02/24/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.	COUTTS ET AL.	
Examiner DANIEL LASTRA	Art Unit 3622	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

1) Responsive to communication(s) filed on 14 December 2004.  
2a) This action is FINAL.      2b) This action is non-final.  
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

4) Claim(s) 16-30 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) Claim(s) \_\_\_\_\_ is/are allowed.  
6) Claim(s) 16-30 is/are rejected.  
7) Claim(s) \_\_\_\_\_ is/are objected to.  
8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

9) The specification is objected to by the Examiner.  
10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) All    b) Some \* c) None of:  
1. Certified copies of the priority documents have been received.  
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

1) Notice of References Cited (PTO-892)  
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.  
4) Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_.  
5) Notice of Informal Patent Application (PTO-152)  
6) Other: \_\_\_\_\_.

## DETAILED ACTION

1. Claims 16-30 have been examined. Application 09/826,680 (SELF-SERVICE TERMINAL) has a filing date 04/05/2001 and foreign priority date 04/07/00.

### ***Response to Amendment***

2. In response to Non Final rejection filed 10/04/04, the Applicant cancel claims 1-15 and added new claims 16-30.

### ***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 16-30 are rejected under 35 U.S.C. 102(b) as being anticipated by Lawlor et al (U.S. 5,870,724).

As per claim 16, Lawlor teaches:

An automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, the ATM comprising:

a cash dispenser for dispensing cash to an ATM customer when the customer is conducting a cash dispense transaction at the ATM (see column 10, lines 14-19);

an ATM display (see column 9, line 54 – column 10, line 8);

means for accessing an advertisement database to retrieve an authorized advertisement associated with the ATM (see column 15, lines 54-67); and

means for incorporating the retrieved advertisement in a screen for displaying on the ATM display to allow the ATM customer to view the screen while the ATM customer is conducting the cash dispense transaction at the ATM (see column 30, line 56 – column 31, line 59; column 39, lines 45-48).

As per claim 17, Lawlor teaches:

An ATM according to claim 16, wherein the means for incorporating the retrieved advertisement in a screen includes an ATM program for executing a Web browser (see column 20, lines 52-67; column 31, lines 50-59).

As per claim 18, Lawlor teaches:

An ATM according to claim 17, wherein the ATM program is operable to allocate screen space to the Web browser in accordance with predefined allocation times (see column 31, lines 10-67; column 39, lines 45-51).

As per claim 19, Lawlor teaches:

A method of operating an automated teller machine (ATM) to dispense cash to an ATM customer conducting a cash dispense transaction at the ATM and to display advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, the method comprising the steps of:

dispensing cash to the ATM customer when the ATM conducts a cash dispense transaction at the ATM (see column 10, lines 14-22);

accessing a database of authorized advertisements (see column 30, line 56 – column 31, line 59);

retrieving from the database an authorized advertisement associated with the ATM (see column 31, lines 10-65); and

displaying the retrieved advertisement on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM (see column 31, lines 10-67; column 39, lines 45-50).

As per claim 20, Lawlor teaches:

A method of supplying an advertisement for displaying on a display of an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, the method comprising the steps of accepting via a network an identification signal from an ATM located on the network;

accessing an advertisement database to retrieve an authorized advertisement associated with that ATM (see column 31, lines 10-67; column 39, lines 45-50); and

transmitting the retrieved advertisement to the ATM for displaying on the display at that ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM (see column 31, lines 10-67; column 39, lines 45-50).

As per claim 21, Lawlor teaches:

A method according to claim 20, further comprising the steps of:

logging the number of times the advertisement database has been accessed by each ATM and applying a charge to each advertisement based on the number of accesses (see column 22, line 62 – column 23, line 10).

As per claim 22, Lawlor teaches:

A system comprising:

an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM;

an advertisement database for storing authorized advertisements (see column 31, lines 10-39); and

a server interconnected to the ATM and for accessing the advertisement database in response to a request from the ATM, to retrieve an advertisement associated with the ATM, and to transmit the retrieved advertisement to the ATM for displaying on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM (see column 31, lines 10-39).

As per claim 23, Lawlor teaches:

The system of claim 22, wherein the configuration of the system is such that an authorized user is allowed to update the stored advertisements (see column 31, lines 25-40; column 22, line 60 – column 23, line 10).

As per claim 24, Lawlor teaches:

A system according to claim 22, wherein the server is configured to allow a user to enter descriptive fields relating to an advertisement (see column 31, lines 15-24).

As per claim 25, Lawlor teaches:

A system according to claim 22, further comprising a screening system for screening each advertisement to determine if the information fulfils an acceptance criterion (see column 31, lines 10-67). It is inherent that Lawlor would screen the advertisements presented to users of ATM terminals. Financial institutions that own the ATM terminals would do their best to avoid the transmission of offensive or derogatory advertisements or messages to clients that are using their ATM terminals.

As per claim 26, Lawlor teaches:

An automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, the ATM comprising:

means for connecting to a first server to authorize the cash dispense transaction (see column 10, lines 14-22);

means for connecting to a second server to retrieve an authorized advertisement associated with the ATM (see column 31, lines 10-67); and

means for displaying the authorized advertisement to an ATM customer conducting the cash dispense transaction at the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM (see column 31, lines 10-67).

As per claim 27, Lawlor teaches:

A method of offsetting the cost of owning an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, the method comprising the steps of:

providing a database for storing advertisements (see column 31, lines 10-41);

allowing an authorized ATM customer to access the database and to transmit an advertisement to the database for storing therein (see column 31, lines 10-39);

screening the transmitted advertisement to ensure that it meets an acceptance criterion. It is inherent that Lawlor would screen the advertisements presented to users of ATM terminals. Financial institutions that own the ATM terminals would do their best to avoid the transmission of offensive or derogatory advertisements or messages to clients that are using their ATM terminals.

storing the screened advertisement in a database entry associated with the ATM and charging a fee to the ATM customer each time the advertisement is accessed by the ATM (see column 22, line 62 – column 23, line 10).

As per claim 28, Lawlor teaches:

A network comprising:

a database of authorized advertisements, each advertisement having an associated display criteria (see column 31, lines 10-67);

a plurality of automated teller machines (ATM) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, each ATM including means for requesting an authorized advertisement from the database (see column 10, lines 14-22; column 31, lines 10-67); and

a server interconnected to the plurality of the ATMs, the server including means for matching an authorized advertisement with each ATM based on the display criteria (see column 31, lines 10-67).

As per claim 29, Lawlor teaches:

A method of leasing advertising space on one or more automated teller machines (ATMs) in a network of ATMs, the method comprising the steps of:

providing a database for storing authorized advertisements (see column 31, lines 10-39);

allowing a third party to access the database and to transmit an advertisement thereto (see column 31, lines 10-39);

screening the transmitted advertisement (see column 31, lines 10-39);

in the event of the screened advertisement meeting an acceptance criterion, storing the transmitted advertisement (see column 31, lines 10-39 and rejection of claim 27);

associating display criteria with the stored advertisement (see column 31, lines 10-39);

transmitting the stored advertisement to any request from an ATM fulfilling the display criteria and applying a charge to an account associated with the third party (see column 22, line 59 – column 23, line 10).

As per claim 30, Lawlor teaches:

An advertisement brokerage system, the system comprising:

a network of automated teller machines (ATMs) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM (see column 10, lines 14-22);

means for receiving and storing advertisement data (see column 31, lines 10-67);

means for screening the advertisement data (see column 31, lines 10-67 and rejection of claim 27);

means for applying display criteria to the advertisement data (see column 31, lines 10-67); and

means for transmitting the advertisement data to one or more ATMs in accordance with the display criteria (see column 31, lines 10-67).

### ***Response to Arguments***

4. Applicant's arguments filed 12/14/04 have been fully considered but they are not persuasive. Lawlor teaches in column 10, lines 14-22 "In addition, it is unlike an ATM in that you generally cannot receive money or make deposits through the terminal (unless an additional interface to a debit card or "smart card" is provided)". Also, Lawlor teaches accessing an advertisement database and displaying the ads to users (see column 15, lines 54-67; column 31, lines 10-25). Therefore, Lawlor teaches an embodiment of receiving money or cash using the Lawlor's ATM terminal and the displaying of targeted advertisements while users are making transactions in the ATM terminal.

### ***Conclusion***

5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL LASTRA whose telephone number is 703-306-5933. The examiner can normally be reached on 9:30-6:00.

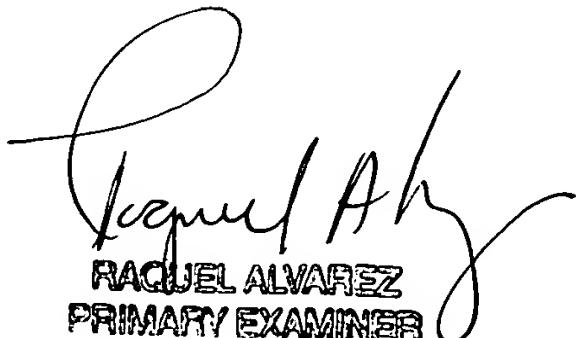
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ERIC W STAMBER can be reached on 703-305-8469. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

The Examiner is scheduled to move to the new Alexandria office in April 2005 (or later). The Alexandria phone number would be 571-272-6720 and RightFax number 571-273-6720. The examiner's supervisor, Eric W. Stamber, new Alexandria number would be 571-272-6724. The current numbers would be in service until the move.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

DL

Daniel Lastra  
January 12, 2005



RAQUEL ALVAREZ  
PRIMARY EXAMINER